

**Notice of Allowability****Application No.**

09/391,844

**Applicant(s)**

INFOSINO, WILLIAM J.

**Examiner**

Jared J. Fureman

**Art Unit**

2876

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the amendment filed on 10/03/2003.
  2. ☒ The allowed claim(s) is/are 52-57.
  3. ☒ The drawings filed on 08 September 1999 are accepted by the Examiner.
  4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
      1. ☐ Certified copies of the priority documents have been received.
      2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
      3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.
  5. ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application) since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.
    - (a) ☐ The translation of the foreign language provisional application has been received.
  6. ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121 since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.
- Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE**
7. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  8. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No. \_\_\_\_\_.
    - (b) ☐ including changes required by the proposed drawing correction filed \_\_\_\_\_, which has been approved by the Examiner.
    - (c) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the margin according to 37 CFR 1.121(d).

9. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |   |
|--|---|
| 1 <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                             | 5 <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)          |
| 2 <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                    | 6 <input type="checkbox"/> Interview Summary (PTO-413), Paper No. _____             |
| 3 <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No. _____  | 7 <input type="checkbox"/> Examiner's Amendment/Comment                             |
| 4 <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material | 8 <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
|  | 9 <input type="checkbox"/> Other _____  |

**DETAILED ACTION**

1. Receipt is acknowledged of the amendment and power of attorney, filed on 10/3/2003, which have been entered in the file. Claims 52-57 are pending.

***Allowable Subject Matter***

2. Claims 52-57 have been allowed over the prior art of record.
3. The following is an examiner's statement of reasons for allowance: The prior art of record, taken alone or in combination, fails to teach or fairly suggest: a method for configuring a device that transforms a first card into another card selected from a plurality of cards, and confirming a transaction using one of the plurality of cards, the method including the steps of storing account identification data for first, second and third cards to a database; storing transaction data to the database, the database associating the transaction data with the account identification data of one of the second and third cards; and verifying a transaction using the transaction data; in combination with the other claimed limitations as set forth in the claims.

Cooper (US 6,308,890 B1, previously cited) stores all of the account identification data within the card 3, and does not teach or suggest the steps of storing account identification data for first, second, and third cards to a database that is separate from the card 3. Thus, Cooper also does not teach or suggest the steps of storing transaction data to the database, the database associating the transaction data with the account identification data of one of the second and third cards.

Labaton (WO 94/17498, previously cited) teaches a method for configuring a device (module 3) that transforms a first card into another card selected from a plurality

of cards. Labaton teaches that account identification data may be downloaded, from a card-issuing company, to the memory of the device via computer, modem, telephone, or other device (see page 10, lines 22-33). Thus, the account information would necessarily be stored in a database at the account-issuing company. However, Labaton fails to specifically teach storing account identification for first, second, and third cards in a database (the same database). Thus, any assumption that Labaton would store account information for the first, second, and third cards in the same database would be based on improper hindsight.

Therefore, without a teaching from the prior art of record, there is no motivation for one of ordinary skill in the art at the time of the invention to combine or modify the prior art of record in a manner so as to create the invention as recited in claims 52-57.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Macklin et al (US 2003/0155416 A1) teaches a system and method for using a multiple-use credit card, including storing multiple account details in a database. However, Macklin et al does not pre-date applicants filing date of the instant application.

---

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jared J. Fureman whose telephone number is (703) 305-0424. The examiner can normally be reached on 7:00 am - 4:30 PM M-T, and every other Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (703) 305-3503. The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-0956.

November 5, 2003

*Jared J. Fureman*  
Jared J. Fureman  
Art Unit 2876